

UNITED STATES BANKRUPTCY COURT
Northern DISTRICT OF Georgia
Atlanta DIVISION

IN RE:

CASE NUMBER: 16-71479

JUDGE

DEBTOR.

CHAPTER 11

DEBTOR'S MONTHLY OPERATING REPORT (INDIVIDUAL)
FOR THE PERIOD

FROM 1-6-18 TO 2-5-18

Comes now the above-named debtor and files its Monthly Operating Report in accordance with the Guidelines established by the United States Trustee and FRBP 2015.

Dated: Feb. 20, 2018

Howard P. Slomka
Attorney for Debtor

Debtor's Address
and Phone Number:
3254 Kyles Ave NE
Cumtch GA 3004
Tel. (404) 606-9871

Attorney's Address
and Phone Number:
Howard P. Slomka
2559 Peachtree Road
Suite 1700 Atlanta, GA 30329
Bar No. 452875
Tel. 404-800-4001

Note: The original Monthly Operating Report is to be filed with the court and a copy simultaneously provided to the United States Trustee. Monthly Operating Reports must be filed by the 20th day of the following month.

For assistance in preparing the Monthly Operating Report, refer to the following resources on the United States Trustee Program website, http://www.usdoj.gov/ust/r21/reg_info.htm.

- 1) Instructions for Preparation Debtor's Chapter 11 Monthly Operating Report
- 2) Initial Filing Requirements
- 3) Frequently Asked Questions (FAQs)

SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS

Case Name:	Quiana A. Stephens
Case Number:	16-71479

Note: The information requested below is a summary of the information reported the various Schedules and Attachments contained within this report.

	Month	Cumulative Total
CASH- Beginning of Month (Household)	2859. ⁶⁴	
CASH- Beginning of Month (Business)		
Total Household Receipts	9424.79	
Total Business Receipts		
Total Receipts	9424.79	
Total Household Disbursements		
Total Business Disbursements		
Total Disbursements		
NET CASH FLOW (Total Receipts minus Total Disbursements)		
CASH- End of Month (Individual)		
CASH- End of Month (Business)		

CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES

TOTAL DISBURSEMENTS (From Above)		
Less: Any Amounts Transferred or Paid from the Business Account to the Household Account (i.e., Salary Paid to Debtor or Owner's Draw)		
DISBURSEMENTS FOR U.S. TRUSTEE FEE CALCULATION		

I declare under penalty of perjury that this statement and the accompanying documents and reports are true and correct to the best of my knowledge and belief

This _____ day of _____ 20____

Debtor's Signature

**SCHEDULE OF HOUSEHOLD
CASH RECEIPTS AND CASH DISBURSEMENTS**

	Month	Cumulative Total
CASH - Beginning of Month	\$ 28.59.04	
CASH RECEIPTS		
Salary or Cash from Business	9424.75	
Wages from Other Sources (attach list to this report)		
Interest or Dividend Income		
Alimony or Child Support		
Social Security/Pension/Retirement		
Sale of Household Assets (attach list to this report)		
Loans/Borrowing from Outside Sources (attach list to this report)		
Other (specify) (attach list to this report)		
TOTAL RECEIPTS	12203.83	
CASH DISBURSEMENTS		
Alimony or Child Support Payments		
Charitable Contributions		
Gifts		
Household Expenses/Food/Clothing	2066.18	
Household Repairs & Maintenance		
Insurance	599.73	
IRA Contribution		
Lease/Rent Payments		
Medical/Dental Payments		
Mortgage Payment(s)		
Other Secured Payments	435.00	
Taxes - Personal Property		
Taxes - Real Estate		
Taxes Other (attach schedule)		
Travel & Entertainment	1648.40	
Tuition/Education	1935.00	
Utilities (Electric, Gas, Water, Cable, Sanitation)	1984.22	
Vehicle Expenses	144.85	
Vehicle Secured Payment(s)	2447.89	
U. S. Trustee Quarterly Fees		
Professional Fees (Legal, Accounting)	144.00	
Other (attach schedule)		
Total Household Disbursements	11,345.27	
CASH - End of Month (Must equal reconciled bank statement- Attachment No. 2)	\$ 938.56	

**SCHEDULE OF BUSINESS
CASH RECEIPTS AND CASH DISBURSEMENTS**

	Month	Cumulative Total
CASH - Beginning of Month		
BUSINESS CASH RECEIPTS		
Cash Sales		
Account Receivable Collection		
Loans/Borrowing from Outside Sources (attach list to this report)		
Rental Income		
Sale of Business Assets (attach list to this report)		
Other (specify) (attach list to this report)		
Total Business Receipts		
BUSINESS CASH DISBURSEMENTS		
Net Payroll (Excluding Self)		
Salary Paid to Debtor or Owner's Draw (e.g., transfer to Household Account)		
Taxes - Payroll		
Taxes - Sales		
Taxes Other (attach schedule)		
Contract Labor (Subcontractors)		
Inventory Purchases		
Secured/Lease Payments (Business)		
Utilities (Business)		
Insurance		
Vehicle Expenses		
Travel & Entertainment		
Repairs and Maintenance		
Supplies		
Charitable Contributions/Gifts		
Purchase of Fixed Assets		
Advertising		
Bank Charges		
Other (attach schedule)		
Total Business Disbursements		
CASH - End of Month (Must equal reconciled bank statement - Attachment No. 2)		

MONTHLY OPERATING REPORT -
INDIVIDUAL

ATTACHMENT NO. 1

QUESTIONNAIRE		
	YES*	NO
1. Have any assets been sold or transferred outside the normal course of business during this reporting period?		<input checked="" type="checkbox"/>
2. Have any funds been disbursed from any account other than a debtor in possession account?		<input checked="" type="checkbox"/>
3. Are any post-petition receivables (accounts, notes, or loans) due from any relatives, insiders, or related party?		<input checked="" type="checkbox"/>
4. Have any payments been made on pre-petition liabilities this reporting period?		<input checked="" type="checkbox"/>
5. Have any post-petition loans been received by the debtor from any party?		<input checked="" type="checkbox"/>
6. Are any post-petition payroll taxes past due?		<input checked="" type="checkbox"/>
7. Are any post-petition state or federal income taxes past due?		<input checked="" type="checkbox"/>
8. Are any post-petition state or local sales taxes past due?		<input checked="" type="checkbox"/>
9. Are any post-petition real estate taxes past due?		<input checked="" type="checkbox"/>
10. Are any amounts owed to post-petition creditors/vendors delinquent?		<input checked="" type="checkbox"/>
11. Are any wage payments past due?		<input checked="" type="checkbox"/>

*If the answer to any of the above questions is "YES," provide a detailed explanation of each item on a separate sheet.

INSURANCE INFORMATION		
	YES	NO*
1. Are real and personal property, vehicle/auto, general liability, fire, theft, worker's compensation, and other necessary insurance coverages in effect?	<input checked="" type="checkbox"/>	
2. Are all premium payments current?	<input checked="" type="checkbox"/>	

*If the answer to any of the above questions is "NO," provide a detailed explanation of each item on a separate sheet.

CONFIRMATION OF INSURANCE					
TYPE of POLICY	and	CARRIER	Period of Coverage	Payment Amount and Frequency	Delinquency Amount

Check here if United States Trustee has been listed a a Certificate Holder on all policies of insurance.

DESCRIBE PERTINENT DEVELOPMENTS, EVENTS, AND MATTERS DURING THIS REPORTING PERIOD:
<p>Estimated Date of Filing the Plan of Reorganization and Disclosure Statement: _____</p>

MONTHLY OPERATING REPORT -
INDIVIDUAL

ATTACHMENT NO. 2

BANK ACCOUNT RECONCILIATIONS

Bank Account Information	Account #1	Account #2	Account #3	Account #4
Name of Bank:	Region Bank			
Account Number:	0253264967			
Purpose of Account (Business/Personal)	DIP			
Type of Account (e.g. checking)	Checking			
1. Balance per Bank Statement	938.54			
2. ADD: Deposits not credited (attach list to this report)				
3. SUBTRACT: Outstanding Checks (attach list)				
4. Other Reconciling Items (attach list to this report)				
5. Month End Balance (Must Agree with Books)	938.54			
TOTAL OF ALL ACCOUNTS				\$

Note: Attach a copy of the bank statement and bank reconciliation for each account.

Investment Account Information	Date of Purchase	Type of Instrument	Purchase Price	Current Value
Bank / Account Name / Number				

Note: Attach a copy of each investment account statement.

**MONTHLY OPERATING REPORT -
INDIVIDUAL**

ATTACHMENT NO. 3A

CASH DISBURSEMENTS DETAILS - HOUSEHOLD

Name of Bank	
Account Number	
Purpose of Account (Personal)	
Type of Account (e.g., Checking)	

[illegible]

If any checks written this period have not been delivered to the payee, provide details, including the payee, amount, explanation for holding check and anticipated delivery date of check.

[illegible]

ATTACHMENT NO. 3C

CASH DISBURSEMENTS DETAILS - BUSINESS

Name of Bank	
Account Number	
Purpose of Account (Business)	
Type of Account (e.g., Checking)	

[illegible]

If any checks written this period have not been delivered to the payee, provide details, including the payee, amount, explanation for holding check and anticipated delivery date of check.

MONTHLY OPERATING REPORT -
INDIVIDUAL

ATTACHMENT NO. 4

ACCOUNTS RECEIVABLE RECONCILIATION (Pre- & Post- Petition)	Scheduled Amount	Current Month
Accounts Receivable Beginning Balance		
Plus: Billings During the Month		
Less: Collections During the Month		
Adjustments or WriteOffs*		
Accounts Receivable Ending Balance**		

ACCOUNTS RECEIVABLE AGING (Pre- & Post- Petition)	Scheduled Amount	Current Month
0 - 30 Days		
31 - 60 Days		
61 - 90 Days		
Over 90 Days		
Total Accounts Receivable**		

* Attach explanation of any adjustment or writeoff.

** The "current month" of these two lines must equal.

POST-PETITION TAXES	Beginning Tax Liability*	Amount Withheld & or Accrued
Federal Taxes		
Withholding**		
FICA - Employee		
FICA - Employer		
Unemployment		
Income		
Other (Attach List)		
Total Federal Taxes		
State & Local Taxes		
Withholding		
Sales		
Unemployment		
Real Property		
Personal Property		
Other (Attach List)		
Total State & Local Taxes		
Total Post-Petition Taxes		

* The beginning tax liability should represent the liability from the prior month, or if this is the first report, the amount should be zero

** Attach copies of IRS Form 6123 or your FTD coupon and payment receipt to verify payment or deposit

ATTACHMENT NO. 5

* The beginning A/P liability should represent the liability from the prior month, or if this is the first report, the amount should be zero.

*** List any additional payables on a separate sheet and attach to this schedule.

POST-PETITION STATUS OF SECURED NOTES, LEASES, AND ADEQUATE PROTECTION PAYMENTS					
Name of Secured Creditor/ Lessor	Scheduled Monthly Payment Due	Total Past Due From Prior Month(s)	Amount Paid During Month	Total Unpaid Postpetition	Total Number of Payments Past Due

QUENTIN A STEPHENS

LIFEGREEN CHECKING *4967

POSTED BALANCE	PENDING	AVAILABLE BALANCE	TOTAL OFFERS	EARNED REWARDS
\$2,650.62	-\$145.19	\$2,505.43	23	\$0.00

Transaction History

Search for Transactions

Find posted transactions using any or all of the following options:

Close X

Date Range:

From:

To:

Custom range

1/6/2018



2/5/2018



Types:

All

Amount Range:

Any amount

Check Numbers:

All

Search Reset

Date

Type

Description

Amount

Balance

2/19/2018

Details & History - View Account Details & History - Regions Online Banking

Date	Type	Description	Amount	Balance
2/5/2018	Card Purchase	GOOGLE *Wallet 9285	-\$165.00	\$686.43
2/5/2018	Card Purchase	GOOGLE *Wallet 9285	-\$435.00	\$851.43
2/5/2018	Card Purchase	MESQUITE MEXICA 9285	-\$51.68	\$1,286.43
2/5/2018	Card Purchase	GOOGLE *Wallet 9285	-\$1,000.00	\$1,338.11
2/5/2018	Card Purchase	DUAL AUTOMOTIVE 9285	-\$64.76	\$2,338.11
New Offer!	Earn 10% Cash Back!			See Details
2/5/2018	Card Purchase	QT 789 0 9285	-\$5.34	\$2,402.87
2/5/2018	Card Purchase	WAFFLE HOUSE 17 9285	-\$36.92	\$2,408.21
2/2/2018	Card Purchase	J & J LIQUOR 9285	-\$85.58	\$2,445.13
2/2/2018	Electronic Credit	SONS BAVARIAN LL DIRECT PAY	\$2,436.70	\$2,530.71
1/30/2018	Overdraft Fee	NSF OD FEE	-\$36.00	\$94.01
1/30/2018	Debit	COUNTRY MUTUAL INSURANCE.	-\$324.73	\$130.01
1/30/2018	Card Purchase	SHELL OIL 57540 9285	-\$48.87	\$454.74
1/29/2018	Card Purchase	GOOGLE *Wallet 9285	-\$250.00	\$503.61
1/29/2018	Card Purchase	GOOGLE *Wallet 9285	-\$100.00	\$753.61
1/29/2018	Card Purchase	BEVERAGE SUPERS 9285	-\$111.27	\$853.61
1/29/2018	Card Purchase	CORNER CAFE 9285	-\$20.80	\$964.88

Date	Type	Description	Amount	Balance
1/29/2018	Card Purchase	SUSHI NAMI SUWA 9285	-\$163.24	\$985.68
1/29/2018	Card Purchase	GOOGLE *Wallet 9285	-\$175.00	\$1,148.92
1/29/2018	Card Purchase	GOOGLE *Wallet 9285	-\$170.00	\$1,323.92
1/29/2018	Card Purchase	GOOGLE *Wallet 9285	-\$1,875.00	\$1,493.92
1/26/2018	Card Purchase	MCDONALD S F803 9285	-\$7.41	\$3,368.92
1/26/2018	Card Purchase	BEVERAGE SUPERS 9285	-\$64.63	\$3,376.33
1/26/2018	Electronic Credit	SONS BAVARIAN LL DIRECT PAY	\$2,436.71	\$3,440.96
1/25/2018	Card Purchase	PAYPAL *NIECY C 9285	-\$120.60	\$1,004.25
1/25/2018	Card Purchase	QT 795 0 9285	-\$9.55	\$1,124.85
1/24/2018	Card Purchase	QUIKTRIP 9285	-\$46.89	\$1,134.40
1/24/2018	Card Purchase	J2 EFAX SERVIC 9285	-\$12.95	\$1,181.29
1/23/2018	Card Purchase	CHEVRON 0380184 9285	-\$2.58	\$1,194.24
1/23/2018	Card Purchase	KFC G135073 9285	-\$8.46	\$1,196.82
1/23/2018	Card Purchase	USA*SNACK SODA 9285	-\$2.40	\$1,205.28
1/22/2018	Card Purchase	NEW YORK PRIME 9285	-\$347.40	\$1,207.68
1/22/2018	Card Purchase	GOOGLE *Wallet 9285	-\$170.00	\$1,555.08

2/19/2018

Details & History - View Account Details & History - Regions Online Banking

Date	Type	Description	Amount	Balance
1/22/2018	Card Purchase	USA*SNACK SODA 9285	-\$2.10	\$1,725.08
1/22/2018	Card Purchase	VZWRLSS*IVR VE 9285	-\$300.00	\$1,727.18
1/19/2018	Card Purchase	QUIK TRIP CORP 9285	-\$49.04	\$2,027.18
1/19/2018	Electronic Credit	SONS AUTO HOLDIN DIRECT PAY	\$2,291.32	\$2,076.22
1/17/2018	Overdraft Fee	NSF OD FEE	-\$72.00	-\$215.10
1/17/2018	Card Purchase	USA*SNACK SODA 9285	-\$1.80	-\$143.10
1/17/2018	Card Purchase	USA*SNACK SODA 9285	-\$0.70	-\$141.30
1/16/2018	Overdraft Fee	NSF OD FEE	-\$36.00	-\$140.60
1/16/2018	Debit	HMF HMFUSA.com	-\$775.00	-\$104.60
1/16/2018	Card Purchase	MCDONALD S M480 9285	-\$31.31	\$670.40
1/16/2018	Card Purchase	USA*SNACK SODA 9285	-\$1.20	\$701.71
1/16/2018	Card Purchase	USA*SNACK SODA 9285	-\$0.70	\$702.91
1/16/2018	Card Purchase	GOOGLE *Wallet 9285	-\$220.00	\$703.61
1/16/2018	Card Purchase	GOOGLE *Wallet 9285	-\$1,000.00	\$923.61
1/16/2018	Card Purchase	PEPES MEXICAN B 9285	-\$214.43	\$1,923.61
1/16/2018	Card Purchase	QEBAPTORE 9285	-\$30.09	\$2,138.04

Date	Type	Description	Amount	Balance
1/16/2018	Card Purchase	DUNKIN #355296 9285	-\$6.51	\$2,168.13
1/16/2018	Card Purchase	GOOGLE *Wallet 9285	-\$170.00	\$2,174.64
1/12/2018	Electronic Credit	SONS AUTO HOLDIN DIRECT PAY	\$2,235.06	\$2,344.64
1/11/2018	Card Purchase	EL TACO VELOZ I 9285	-\$101.86	\$109.58
1/11/2018	Electronic Credit	GOOGLE *Wallet 4829	\$25.00	\$211.44
1/10/2018	Card Purchase	USA*SNACK SODA 9285	-\$1.00	\$186.44
1/10/2018	Card Purchase	USA*SNACK SODA 9285	-\$2.10	\$187.44
1/10/2018	Card Purchase	GOOGLE *Wallet 9285	-\$25.00	\$189.54
1/10/2018	Card Purchase	GOOGLE *Wallet 9285	-\$250.00	\$214.54
1/10/2018	Card Purchase	IPPOLITOS ITALI 9285	-\$157.00	\$464.54
1/9/2018	Debit	HMF HMFUSA.com	-\$1,300.00	\$621.54
1/9/2018	Debit	360 SHEFFIELD FI TRANS PMT	-\$372.89	\$1,921.54
1/9/2018	Card Purchase	GOOGLE *Wallet 9285	-\$25.00	\$2,294.43
1/9/2018	Card Purchase	GOOGLE *Wallet 9285	-\$25.00	\$2,319.43
1/9/2018	Card Purchase	QT 794 0 9285	-\$16.22	\$2,344.43
1/8/2018	Card Purchase	JERSEY MIKE S S 9285	-\$25.00	\$2,360.65

2/19/2018

Details & History - View Account Details & History - Regions Online Banking

Date	Type	Description	Amount	Balance
1/8/2018	Card Purchase	ITALIAN OVEN ST 9285	-\$87.52	\$2,385.65

Check Detail

Name **STEPHENS, QUENTIN**

Dept # **B0 Class SALARIED**

Earned Vac:

Hol:

Emp#

425 Batch

Period Weekly

PTO:

Check Date **02/16/18**

Period Ending **02/16/18**

Check No. **16478**



Description	Hour	Base Rate	Total Amt	Description	Amount
BASE	40.00		3461.53	DENTAL	20.85
				SUPP LIF INS	8.47
				LONG-TERM DIS	6.79
Direct Dep					
Chk# XXXXX4967			2436.70		

	Gross Pay	Fed. Tax	Fica/Medc	State Tax	Ded. Total	Other Tax
Curr	3461.53	545.71	263.21	179.80	36.11	
YTD	13846.12	2182.84	1052.84	719.20		
				Net Pay		2436.70